

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE: BANKRUPTCY NO: 20-20387-CMB  
LOIS JOYCE EVANS, CHAPTER 11  
DEBTOR.

---

UNITED STATES TRUSTEE,

MOVANT,

v.

LOIS JOYCE EVANS,  
RESPONDENT.

**STATUS REPORT**

COMES NOW, Andrew R. Vara, United States Trustee, by and through his undersigned counsel, and files the within Status Report:

1. Lois Joyce Evans (“Debtor”) filed a voluntary petition under chapter 11 of the United States Bankruptcy Code on January 31, 2020.
2. On July 2, 2020, the United States Trustee filed a motion to convert the case to chapter 7 due to the Debtor’s failure to file the Monthly Operating Reports for February, March, April, and May 2020, and failure to provide proof of automobile insurance.
3. The Debtor subsequently provided proof of insurance and filed the delinquent Monthly Operating Reports. However, the reports contained significant discrepancies that cast doubt on the veracity of the reports.

4. At the hearing on the motion to convert, held August 4, 2020, the United States Trustee outlined some of the problems with the Monthly Operating Reports. The Court instructed the Debtor to correct the problems with the reports and continued the hearing to August 25, 2020.

5. On August 4, 2020, the United States Trustee sent the Debtor, via counsel, an email that outlined the deficiencies contained within the Monthly Operating Reports and requested the Debtor address the issues noted below and to file revised reports:

- Form MOR1(INDV) - Individual Debtor Cash Receipts and Cash Disbursements is identical for the February and March 2020 reports (to the penny, category by category), with total receipts of \$20,480 and total disbursements of \$9,002 in each month.
- Form MOR1(INDV) - Individual Debtor Cash Receipts and Cash Disbursements is identical for the April and May 2020 reports (to the penny, category by category), with total receipts of \$9,240 and total disbursements of \$7,765 in each month.
- The only banking information provided with the February MOR is a February Banking Card Activity statement from Dollar Bank. No information is provided regarding actual banking activity. Nothing to substantiate the reported receipts/disbursements information.
- The banking information provided with the March MOR is a Dollar Bank statement which includes a savings and checking for the period 2/22-3/21/20. Deposits total \$6,281.23, checks and debits total \$7,725.55. The combined ending balance is NEGATIVE \$646.40. There were overdraft charges (8) of \$288. Banking activity does not substantiate reported receipts/disbursements.
- The banking information provided with the April MOR is a Citizens Bank statement for a DIP account for the period 3/25-4/23/20. Deposits total \$12,000.03 (there was a \$12,000 deposit on 4/20), checks and debits total \$3.00. Please explain what happened to the Dollar accounts. Banking activity does not substantiate the reported receipts/disbursements information.
- The banking information provided with the May MOR is a Citizens Bank statement for the DIP account for the period 4/24-5/26/20. Deposits total \$0.00, checks, withdrawals, and debits total \$8,467.02. Please explain what happened to the Dollar accounts. Banking activity does not substantiate the reported receipts/disbursements information (MOR reports receipts of \$9,240, bank account lists \$0 deposits, etc.)

6. On August 25, 2020, the Debtor emailed the United States Trustee a draft of revised Monthly Operating Reports for February, March, and May 2020. However, as noted by Debtor's counsel during the hearing on August 25, 2020, the reports continued to have problems and Debtor's counsel did not feel they were ready to be filed with the Court.

7. During the August 25, 2020 hearing, the Court ordered the Debtor to file revised Monthly Operating Reports that correct the reports' deficiencies [as noted above] by September 1, 2020, and rescheduled the hearing on the motion to convert for September 9, 2020. The Court also ordered the United States Trustee to file a Status Report detailing the problems with the Monthly Operating Reports.

8. The United States Trustee notes that the Debtor has not filed the June 2020 Monthly Operating Report (due July 20, 2020), or the July 2020 Monthly Operating Report (due August 20, 2020).

WHEREFORE, the United States Trustee respectfully files this Status Report as ordered by the Court.

Respectfully Submitted,

ANDREW R. VARA  
UNITED STATES TRUSTEE  
Regions 3 and 9

Dated: August 26, 2020

By: /s/ Larry Wahlquist  
Larry Wahlquist, Trial Attorney  
DC ID 492864  
Liberty Center, Suite 970  
1001 Liberty Ave.  
Pittsburgh, Pennsylvania 15222  
(412) 644-4756 Telephone  
(412) 644-4785 Facsimile  
[Larry.E.Wahlquist@usdoj.gov](mailto:Larry.E.Wahlquist@usdoj.gov)